



DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

P.O. Box 690, Jefferson City, Mo. 65102-0690

INSURANCE BULLETIN 19-01

Impact of Federal Shutdown on Missourians

Issued: January 24, 2019

The following Bulletin is issued by the Missouri Department of Insurance, Financial Institutions and Professional Registration ("Department") to inform and educate the reader on the specified issue. It does not have the force and effect of law, is not an evaluation of any specific facts or circumstances, shall not be considered a statement of general applicability and is not binding on the Department or an insurer. See §374.015, RSMo. (2016)

To: All insurers and entities issuing, providing, offering, or contracting to provide insurance coverage in the State of Missouri, insurance producers and other regulated entities and all other interested stakeholders

From: Chlora Lindley-Myers, Director

Re: Assisting Missourians Impacted by Federal Shutdown

The purpose of this Bulletin is to provide guidance and information to insurers regarding the treatment of Missouri residents negatively impacted by the federal shutdown.

The partial shutdown of the Federal Government unfortunately had significant negative impacts on many Missouri residents, but particularly those employed by the Federal Government, either as employees or as contractors. The shutdown resulted in many Missourians not receiving their regular salary or reimbursements when normally due. This means in many instances, they were or may still be unable to meet financial obligations, such as insurance coverage, mortgages or other loans, when due.

The Department encourages all insurers, insurance producers, and any other person or entity subject to regulation by this Department, to take into consideration the difficulties Missourians have and will continue to endure as those affected begin to receive their back salary or have been reimbursed for monies past due. Despite the fact that shutdown ended late Friday, these Missourians may still need time to resolve outstanding financial issues.

The Department would also encourage all insurers, insurance producers and all other persons or entities to closely monitor developments at the federal level regarding the current Continuing Resolution and budget negotiations. Should the current Continuing Resolution expire and another federal shutdown commence, the Department would likewise encourage all entities to maintain or implement measures to accommodate Missourians.

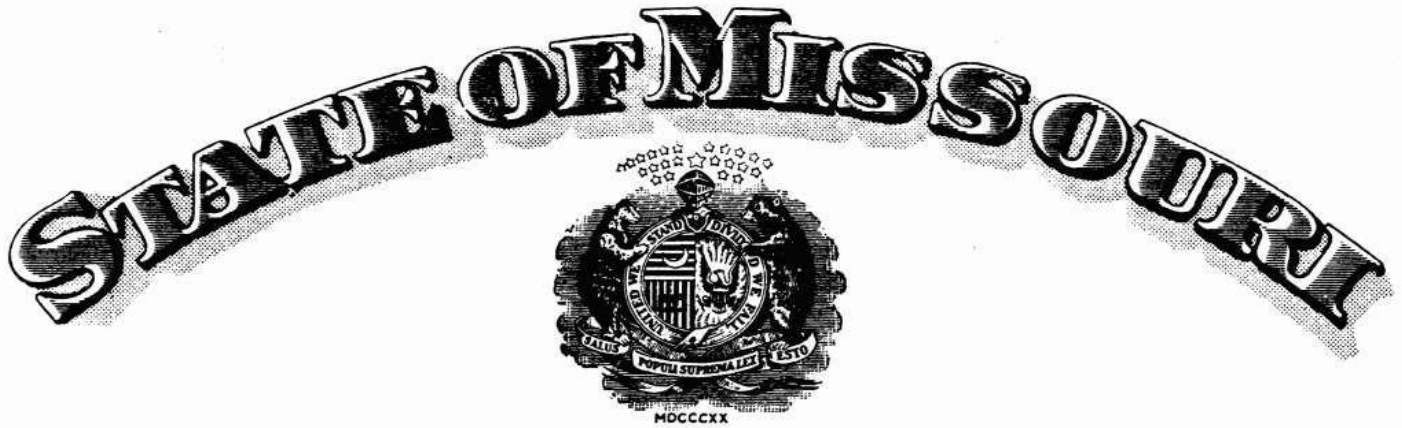
The Department specifically encourages the entities and individuals it regulates to assist those affected by the current shutdown. Insurers and other regulated entities could take actions such as:

Consistent with prudent insurance practices, relaxing due dates for premium payments, extending grace periods, waiving late fees and penalties, allowing forbearance regarding the cancellation/non-renewal of policies, allowing payment plans for premium payments, and exercising judicious efforts to assist affected policyholders and work with them to make sure that their insurance policies do not lapse.

To encourage insurers and other regulated entities to be more flexible to assist Missourians impacted by the federal shutdown, this Bulletin documents the Department's intention not to pursue regulatory actions for those modifications made on an individual basis to accommodate impacted Missourians in these difficult and unusual circumstances.

Insurers with questions regarding this Bulletin should contact Angela Nelson of the Market Regulation Division at 573-522-9869.

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**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

P.O. Box 690, Jefferson City, Mo. 65102-0690

INSURANCE BULLETIN 19-02

Health Insurance Rate Filings – Key Filing Dates for 2019

Issued: February 14, 2019

The following Bulletin is issued by the Missouri Department of Insurance, Financial Institutions and Professional Registration (“Department”) to inform and educate the reader on the specified issue. It does not have the force and effect of law, is not an evaluation of any specific facts or circumstances, shall not be considered a statement of general applicability and is not binding on the Department. See § 374.015, RSMo (2016).

To: All health carriers writing health insurance or health benefit plan coverage in Missouri

From: Director Chlora Lindley-Myers

Re: Health Insurance Rate Filing Key Dates (2019)

This Bulletin provides notice to health carriers of key filing dates for health benefit plans that will be offered during 2020, as required by §376.465, RSMo (2016)¹, and 20 CSR 400-13.100.

¹ All statutory references herein are to RSMo (2016) unless otherwise noted.

Applicability

This Bulletin is intended to announce key rate filing dates for health benefit plans that are:

- “Health benefit plans” as defined in §376.465 (*excluding* plans sold in the large employer group market); and
- Individual and small employer group plans subject to the requirements of the single risk pool and transitional plans; and
- Subject to a determination of “reasonableness” pursuant to §376.465.7.

For ease, this Bulletin will hereinafter refer to such plans as “Subsection 7 Plans.” Section 376.465 specifies the timeframes applicable to rate filings for all other health benefit plans.

File Rates for Subsection 7 Plans No Later than July 19, 2019

The Centers for Medicare and Medicaid Services (CMS), Center for Consumer Information and Insurance Oversight (CCIIO) designated Missouri as an “Effective Rate Review” state in 2017. To retain that status, the Department must ensure rate filings meet federal guidelines. This Bulletin serves to indicate that the Department intends to follow federal filing and posting guidelines to the extent possible under Missouri law.

Current federal guidelines require rates to be filed for single risk pool and transitional plans issued or renewed on or after January 1, 2020. Rates for Subsection 7 Plans must be submitted to the Department no later than July 19, 2019, with the exception of student health plans.

With regard to student health plans, federal law exempts such plans from the filing deadlines applicable to single risk pool and transitional plans. However, pursuant to §376.465, rates for student health plans should be filed with the Department at least 60 days prior to the proposed effective date.

File Rates for Subsection 7 Plans No Earlier than June 22, 2019

If a rate filing is submitted prior to June 22, 2019, the health carrier should include a request to extend the review timeframe to July 19, 2019. This extension of time is necessary for the Department to accommodate the review and posting of proposed rates and the public comment period required by 20 CSR 400-13.100 within the overall timeframes established by CCIIO.

Post Proposed Rates for Subsection 7 Plans - August 1, 2019

Current federal guidelines require “Effective Rate Review” states to post proposed rates for single risk pool and transitional plans no later than August 1, 2019. The Department does not intend to post proposed rates earlier than this date.

Optional Filing of Quarterly Rates for Subsection 7 Plans in the Small Group Market

Current federal law permits single risk pool and transitional plans in the small group market to adjust rates as often as quarterly. As Missouri law does not limit the frequency of rate filings, health carriers may submit quarterly rate filings for small group market plans.

- **2020 Plans:** Health carriers should submit rate filings by July 19, 2019, or at least 60 days prior to the proposed effective date, per §376.465.
 - Health carriers should remember the 30 day public comment period specified in 20 CSR 400-13.100. This requirement applies to small group quarterly rate filings. Health carriers should plan for filing and implementation of rates accordingly.
 - The Department notes federal filing deadlines for quarterly filings in prior years have been approximately 105 days before the effective date of the quarterly rates.

Transitional Plan Rate Filings

Missouri law doesn't differentiate between transitional plans and other Subsection 7 Plans. Therefore, transitional plan rates must be filed at least 60 days prior to implementation, and are subject to the same standards of review, as other Subsection 7 Plans. However, while current federal guidance for transitional health plans only requires rate submissions where the proposed rate increase exceeds the federally identified rate review threshold, under Missouri law, all transitional plan rate changes must be filed with the Department regardless of the magnitude or direction of the rate change.

Please note, for transitional plan rate changes that are less than the federal threshold, the Department will not require companies to also file concurrently with CMS per 20 CSR 400-13.100(8).

For Additional Rate Filing Guidance

General Instructions available via the System for Electronic Rate and Form Filing (SERFF) for Missouri will be updated. Additional filing guidelines will be posted on the Department's website and updated as necessary.

Rate Filings for other Health Benefit Plans

For filing requirements applicable to grandfathered and excepted benefit plans that are not Subsection 7 Plans, please see §376.465. For dental plans that a health carrier or licensed pre-paid dental plan intends to make available on the exchange, rates must be filed in accordance with §376.465, or thirty (30) days prior to the intended effective date.

Any questions or comments regarding this Bulletin should be directed to Molly White at 573-526-4106 or via email to Molly.White@insurance.mo.gov.



DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

P.O. Box 690, Jefferson City, Mo. 65102-0690

INSURANCE BULLETIN 19-03

Updated Disaster Contact Information
Issued March 18, 2019

The following Bulletin is issued by the Missouri Department of Insurance, Financial Institutions and Professional Registration ("Department") to inform and educate the reader on the specified issue. It does not have the force and effect of law, is not an evaluation of any specific facts or circumstances, and is not binding on the Department. See section 374.015, RSMo.

To: All insurers issuing policies covering real or personal property in Missouri

From: Director Chlora Lindley-Myers

Re: Updated Disaster Contact Information

In anticipation of the upcoming spring storm season, and to ensure prompt and efficient communications with the insurance industry following a disaster, the DIFP requests each insurer insuring real or personal property in the state to provide the following contact information to the DIFP:

- **Primary regulatory contact:** This contact should be available to directly communicate with the Director and senior DIFP leadership following a disaster within the state. These would be high-level communications about the DIFP's response efforts, the company's response efforts, logistic issues and other urgent regulatory matters following a disaster.

- **Secondary regulatory contact:** This secondary contact should be able to discuss non-urgent regulatory issues with DIFP staff as well as participate in industry conference calls and meetings regarding disaster response matters.
- **Communications contact:** This contact should be available to discuss inquiries received from press outlets and to coordinate joint communication and consumer outreach efforts.

For each insurer contact type identified above, the DIFP is requesting contact information (name, title telephone numbers, email address) be submitted on the accompanying [Excel spreadsheet form](#). Responses can be emailed to CompanyContacts@insurance.mo.gov

Where there are multiple insurers within a larger group, a single response may be submitted if the individuals identified for the larger group can speak to the issues identified above for each insurer within the group.

Any questions or comments regarding this Bulletin should be directed to Samantha Hicks at 573-751-2430 or via email to Samantha.Hicks@insurance.mo.gov



**DEPARTMENT OF INSURANCE, FINANCIAL
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P.O. Box 690, Jefferson City, Mo. 65102-0690

INSURANCE BULLETIN 19-04

Assistance to Missouri residents impacted by flooding

Issued: March 19, 2019

The following Bulletin is issued by the Missouri Department of Insurance, Financial Institutions and Professional Registration ("Department") to inform and educate the reader on the specified issue. It does not have the force and effect of law, is not an evaluation of any specific facts or circumstances, and is not binding on the Department. See section 374.015, RSMo.

To: All insurers conducting the business of insurance in the State of Missouri

From: Chlora Lindley-Myers, Director

Re: Assistance to Missouri residents impacted by recent flooding

The State of Missouri is currently experiencing a significant flood event that is impacting communities along the Missouri River, the Mississippi and their tributaries. At this point, the most significant flooding is occurring in Northwest Missouri, but the impacts are soon expected to move downstream.

To assist Missourians as they work to recover from this flooding, the Department is requesting insurers to consider ways they can assist impacted policyholders.

The Department requests insurers consider providing a grace period during which their insureds can take actions necessary to keep their policies in force. However, the Department is not requesting insurers waive any premiums or other consideration owed on any policy or contract during this period of time. The Department anticipates that a failure to pay premiums or remit consideration within a reasonable time after the flooding has subsided may subject the policy to a retroactive cancellation, in accordance with the policy terms. Insurers may implement this request in a variety of ways, based upon their system constraints, such as delineating impacted areas by zip code, county or other geographic territory so that they may best assist impacted insureds.

Nothing in this bulletin should be construed as the Department requesting that an insurer continue coverage for an insured who is otherwise unaffected by any mail disruptions. Additionally, nothing in this bulletin should be construed as the Department requesting any insurer to refrain from terminating coverage on the basis of fraud on the part of an insured.

The Department makes an additional request to all health insurers that provide health insurance with a network component. If such insurers have insureds affected by flooding (which could be either a circumstance where the insured's primary residence was impacted by flooding or where the insured's ability to access their provider was impacted by flooding), and receives out of network care, the health insurer should consider providing coverage to the insured at no greater cost to the insured than if the insured had received care from an in network provider.

To assist insurers with questions as to the potential impacted areas within the State, attached to this Bulletin is an Appendix which lists the Missouri Counties along the Missouri and Mississippi Rivers. The Appendix is provided for informational purposes only and should not be viewed as an all-inclusive list.

Insurers with questions regarding this Bulletin or needing other assistance may contact Angela Nelson, Director of the Division of Market Regulation at 573-522-9869.

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Appendix: Missouri Counties

The following is an alphabetical list of Missouri counties along the Missouri River and the Mississippi River. Please note that other counties may also be experiencing flooding due to impacts upon tributaries of the Missouri or Mississippi.

This list is being provided for informational purposes only to assist insurers in identifying potentially impacted Missouri insurance consumers.

Andrew County, Missouri
Atchison County, Missouri
Boone County, Missouri
Buchanan County, Missouri
Callaway County, Missouri
Cape Girardeau County, Missouri
Carroll County, Missouri
Chariton County, Missouri
Clay County, Missouri
Cole County, Missouri
Cooper County, Missouri
Franklin County, Missouri
Gasconade County, Missouri
Holt County, Missouri
Howard County, Missouri
Jackson County, Missouri
Jefferson County, Missouri
Lafayette County, Missouri
Lincoln County, Missouri

Marion County, Missouri
Mississippi County, Missouri
Moniteau County, Missouri
Montgomery County, Missouri
New Madrid County, Missouri
Osage County, Missouri
Pemiscot County, Missouri
Perry County, Missouri
Pike County, Missouri
Platte County, Missouri
Ralls County, Missouri
Ray County, Missouri
Saline County, Missouri
St. Charles County, Missouri
St. Genevieve County, Missouri
St. Louis, City of, Missouri
St. Louis County, Missouri
Scott County, Missouri
Warren County, Missouri



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P.O. Box 690, Jefferson City, Mo. 65102-0690

INSURANCE BULLETIN 19-05

**Assistance to Missouri residents impacted by tornadoes and severe
weather event**

Issued: May 29, 2019

The following Bulletin is issued by the Missouri Department of Insurance, Financial Institutions and Professional Registration ("Department") to inform and educate the reader on the specified issue. It does not have the force and effect of law, is not an evaluation of any specific facts or circumstances, and is not binding on the Department. See section 374.015, RSMo.

To: All insurers conducting the business of insurance in the State of Missouri

From: Chlora Lindley-Myers, Director

Re: Assistance to Missouri residents impacted by recent tornadoes and severe weather events

The State of Missouri has been experiencing severe weather events, including significant tornadoes throughout the state.

The tornadoes and severe storms experienced in and around numerous Missouri counties on and after May 22, 2019 are likely to produce disruptions in the ability of policyholders to seek insurance services and in the ability of insurers to provide such services. These disruptions may affect the ability of insurers to timely respond to insurance needs and of insureds to make timely premium payments on their insurance policies. Other insurance services that may suffer disruptions relate to notification of cancellations, non-renewals, reinstatements and claims adjudication.

The Department is issuing this bulletin to assist individuals and entities regulated by the Department in effectuating the provision of insurance related services during this emergency in the impacted counties. This bulletin is directed to the following entities: public adjusters and all insurers, including, but not limited to, health maintenance organizations, health service corporations, utilization review agents, health and accident insurers, long-term care carriers, third party administrators, discount medical plan organizations, property and casualty insurers, surplus lines insurers, county, town and farmer's mutual property insurance companies, and any and all other entities doing business in Missouri who are regulated by the Department regarding any and all types of insurance, including homeowners insurance, life insurance, health and accident insurance, limited benefit insurance, individual and group disability insurance, Medicare Supplement insurance, property and casualty insurance, HMO policies, discount medical plans, excess loss insurance, stop loss insurance, long-term care insurance, personal property insurance, commercial liability insurance, general liability insurance, workers' compensation insurance, fire and extended coverage insurance, title insurance, marine and transportation insurance, credit life insurance, medical supplement insurance, credit property and casualty insurance, annuity insurance, professional and medical malpractice insurance, and any and all other insurance-related entities regulated by the Department.

The Director strongly encourages those entities listed above to voluntarily adhere to the practices listed below during the time period that this bulletin is in effect.

1. Coverage for insureds impacted by the tornadoes and severe weather to continue under all insurance policies in effect proceeding the severe storms occurring on and after May 22, 2019 and to remain in effect until such time as this bulletin is rescinded.

Insurers are asked not to cancel, non-renew or terminate coverage during this period of emergency for impacted consumers. The Department requests insurers consider providing a grace period during which their insureds can take actions necessary to keep their policies in force. However, the Department is not requesting insurers waive any premiums or other consideration owed on any policy or contract during this period of time. The Department anticipates that a failure to pay premiums or remit consideration may subject the policy to a retroactive cancellation, in accordance with the policy terms. Insurers may implement this request in a variety of ways, based upon their system constraints, such as delineating impacted areas by zip code, county or other geographic territory so that they may best assist impacted insureds. The list of counties provided in this Bulletin should not be construed as the Department requesting that an insurer continue coverage for an insured who is otherwise unaffected by any mail disruptions.

Additionally, nothing in this bulletin should be construed as the Department requesting any insurer to refrain from terminating coverage on the basis of fraud on the part of an insured.

2. Insureds in the impacted counties may request and obtain a copy of any of their insurance policies free of charge.
3. Extending the full limit of personal property (contents) coverage to property stored off premises, and providing impacted policyholders a reasonable amount of time to complete repairs necessary to make the insured premises habitable and secure before returning the property to its usual location.

With regards to property coverage, there are limitations of coverage for personal property (contents) removed from the insureds premises. These same policies also exclude coverage for neglect of property and may additionally have provisions that require the preservation of property. To avoid penalizing policyholders facing disaster conditions who take measures to protect and secure their property, insurers are asked to extend full limit of personal property coverage to property stored off premises. If an insurer extends coverage in this manner, such extension of coverage may be in accordance with all other applicable policy provisions. It would be the policyholder's responsibility to store property in a safe and secure location and to comply with their other obligations under the policy.

4. When prescription drug coverage exists for insureds from the impacted counties, the Department is encouraging health insurers to allow insureds to obtain refills of their prescriptions, even if the prescription was recently filled. Insureds may not have access to their prescription medications as a result of storm damage. Insurers are asked to work with their policyholders to provide coverage for replacement medications.
5. The Department makes an additional request to all health insurers that provide health insurance with a network component. If such insurers have insureds affected by a tornado (which could be either a circumstance where the insured's primary residence was impacted by or where the insured's ability to access their provider was impacted), and receives out of network care, the health insurer should consider providing coverage to the insured at no greater cost to the insured than if the insured had received care from an in network provider.

To assist insurers with questions as to the potential impacted areas within the State, attached to this Bulletin is an Appendix which lists the Missouri Counties impacted throughout the State. The Appendix is provided for informational purposes only and should not be viewed as an all-inclusive list. The Department will update that county listing in the unfortunate event additional severe weather or tornadic events occur.

This bulletin is effective until September 30, 2019, unless extended by the Director.

Insurers with questions regarding this Bulletin or needing other assistance may contact Angela Nelson, Director of the Division of Market Regulation at 573-522-9869.

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Appendix: Missouri Counties

The following is an alphabetical list of Missouri counties impacted as of May 29, 2019.

This list is being provided for informational purposes only to assist insurers in identifying potentially impacted Missouri insurance consumers.

Barton County, Missouri (5/29/2019)

Clay County, Missouri (5/29/2019)

Cole County, Missouri (5/29/2019)

Jasper County, Missouri (5/29/2019)

Miller County, Missouri (5/29/2019)



**DEPARTMENT OF INSURANCE, FINANCIAL
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INSURANCE BULLETIN 19-06

Medicare Supplement Rate Data Call

Issued: July 9, 2019

The following Bulletin is issued by the Missouri Department of Insurance, Financial Institutions and Professional Registration ("Department") to inform and educate the reader on the specified issue. It does not have the force and effect of law, is not an evaluation of any specific facts or circumstances, and is not binding on the Department. See section 374.015, RSMo.

To: All insurers offering Medicare Supplement or Medigap policies in the State of Missouri

From: Chlora Lindley-Myers, Director

Re: Medicare Supplement Rate Information Data Call

The Department has developed a new interactive website which will allow Missourians to shop and compare rates for Medicare Supplement policies. The Department is planning to launch this new website and service to coincide with the 2020 open enrollment period, which will run from October 15, 2019, to December 7, 2019, for 2020 health coverage.

This new interactive website will not rely upon a statewide average or estimated rates; rather it will allow a Missourian to enter their zip code and other basic demographic information to shop and/or compare premiums for the plans of interest that are available in their area.

In order to facilitate this new interactive approach, the Department needs data, in a format that differs from what is currently collected in Medicare Supplement rate filings. As such, the Department has initiated this data call to collect the necessary rate information in advance of the 2020 open enrollment period.

The attached Appendix A provides the data specifications and instructions for submissions of the data. The Department requests that all responses to this data call be submitted no later than August 2, 2019. Carriers will use a secure FTP account to deposit the 2020 open enrollment information as requested in Appendix A. To obtain instructions and login information for the FTP account, please email MedSupRates@insurance.mo.gov.

Starting in 2020, the Department plans to obtain this data along with the submission of rate filing submissions and rate revisions. Collecting this information at the same time as a rate filing will negate the need for future data calls. To the extent the rate information is provided along with the rate filing submission by the filing company, this will assist the Department in expediting its review of proposed rates. Insurers are asked to review the filing checklists and guidelines next year for additional information.

The Department appreciates the industry's cooperation with this new initiative. Those with questions can contact Camille Anderson-Weddle at 573-522-3311.

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Appendix A– Data Specifications

Filings should consist of two tables, each in **comma separated text** format. All insurers with Medicare Supplement business in force, or that intend to market such policies in the upcoming year, are required to file Table 1. Include in Table 1 all policies regardless of whether they are sold on a group or individual basis, and regardless of whether they are open or closed blocs of business. Table 2 should consist only of **individual policies** that are **open** or available to new insureds. Table 1 consists of statewide aggregate data for each policy, while Table 2 should be reported by ZIP code.

Table names should adhere to the following naming conventions:

The Table 1 file should be named “MedSuppxxxxxT1.csv,” where “xxxxx” is the company’s five-digit NAIC number.

The Table 2 file should be named MedSuppCxxxxxT2.csv,” where “xxxxx” is the company’s five-digit NAIC number.

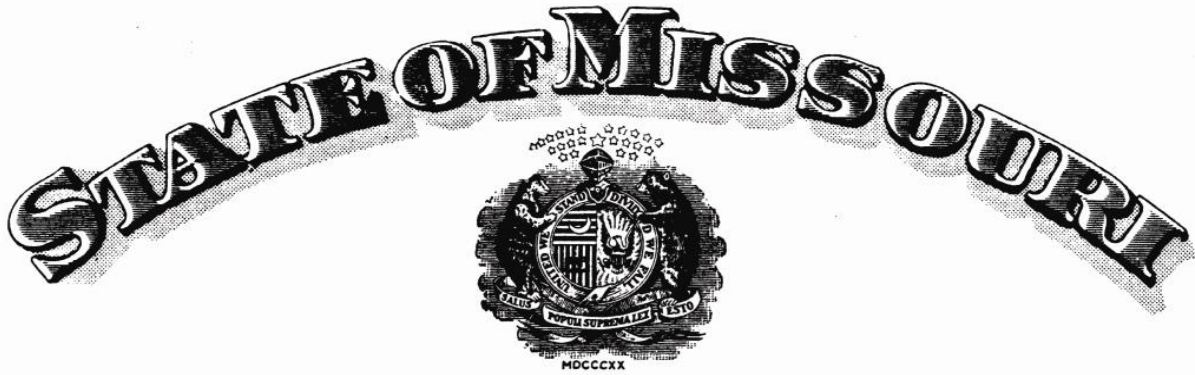
FOR FUTURE FILINGS IN SERFF: There is a 5 mb limit to attachments in SERFF. If your data exceeds this limit, it will be necessary to file portions of the document as separate attachments.

Table 1: Statewide Policy Information

Variable Name	Description
NAIC_Code	Five-digit NAIC company code
Company	Full company name
PolicyNo	Policy form number
STPlan	Standardized plan letter
MedSelect	“Y” or “N” to indicate Medicare Select business
Group_ind	“G” or “I” – indicate whether group or individual business
Open/Closed	“O” or “C” – indicate whether open or close bloc of business
Eligibility	Free-form narrative describing conditions for coverage eligibility – i.e. 65 or older, etc.
Issue_basis	“GI” – Guaranteed issue “UW” – Underwritten
Lives	# of covered lives as of 12/31 of prior year
AgeRateType	Rated by issues age (IA), attained age (AA) or community rated (CR).
ReqRate	Requested rate change
EffDate	Rate effective date (MM/DD/YYYY)
Website	Company website address
PhoneNumber	Best phone number for insureds / applicants to call for information about this policy.

Table 2: Detailed ZIP Code Level Rate Data

Variable Name	Description
ZIP Code	Valid 5-digit ZIP code. Do not include PO Boxes.
NAIC_code	Five-digit NAIC company code
PolicyNo	Policy form number (should match exactly the policy number for this policy reported in table 1).
StPlan	Standardize Plan Letter
Medicare_Select	Is product Medicare Select – “Yes” or “No”
Age	Exact age, bounded by 64 (64 and lower) and 95 (95 and over)
Gender	Gender indicator – “M” or “F”
Smoking	S – smoking NS – non-smoking
RiskClass	P – Preferred S – Standard or non-preferred
Annual_rate	Cost of coverage for one person for one year



DEPARTMENT OF COMMERCE & INSURANCE

P.O. Box 690, Jefferson City, Mo. 65102-0690

INSURANCE BULLETIN 19-07

Department Name Change

Issued: December 16, 2019

The following Bulletin is issued by the Missouri Department of Commerce and Insurance ("Department") to inform and educate the reader on the specified issue. It does not have the force and effect of law, is not an evaluation of any specific facts or circumstances, shall not be considered a statement of general applicability, and is not binding on the Department or an insurer. See Section 374.015, RSMo.

To: All Insurers Offering Life and Health and Property and Casualty Insurance Products in the State of Missouri

From: Chlora Lindley-Myers, Director

Re: Department Name Change

Effective August, 28, 2019, the Department's name changed from the Department of Insurance, Financial Institutions and Professional Registration (DIFP) to the Department of Commerce and Insurance (DCI).

The Department has been asked about the Department's expectations where insurers have incorporated the Department's name within policy forms or underwriting and rating manuals. Specifically, insurers have asked if the Department expects new filings to be submitted, if the only change necessary is to incorporate the Department's new name.

By issuance of this Bulletin, the Department is extending a regulatory safe harbor to insurers offering life and health and property and casualty insurance products in the State of Missouri. If the only revision necessary is to amend the name of the Department, no filing is required, necessary or expected.

To the extent filings are submitted for review or approval after the date of this Bulletin which contain the Department's previous name, insurers will be asked and given the opportunity to revise the Department name prior to the conclusion of the filing review.

Any insurers with questions can contact Angela Nelson, Director of the Division of Market Regulation at 573-522-9869 or at angela.nelson@insurance.mo.gov.

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